

In re:  
Michael A. Mignone  
Jessica E. Mignone  
Debtors

Case No. 21-11232-mdc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 13, 2021

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	Michael A. Mignone, Jessica E. Mignone, 3408 Westview Drive, Perkiomenville, PA 18074-9463
cr	+ Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2021 at the address(es) listed below:

Name	Email Address
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
JEFFREY C. MCCULLOUGH	on behalf of Debtor Michael A. Mignone jeffmccullough@bondmccullough.com lchung@bondmccullough.com
JEFFREY C. MCCULLOUGH	on behalf of Joint Debtor Jessica E. Mignone jeffmccullough@bondmccullough.com lchung@bondmccullough.com
REBECCA ANN SOLARZ	on behalf of Creditor Quicken Loans LLC bkgroup@kmlawgroup.com

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 7  
Michael A. Mignone and :  
Jessica E. Mignone,  
Debtors. : Bankruptcy No. 21-11232-MDC

**ORDER**

**AND NOW**, on June 22, 2021, Michael A. Mignone (the “Debtor”) caused to be filed a reaffirmation agreement with creditor Hyundai Capital America dba Kia Motors Finance (the “Reaffirmation Agreement”).<sup>1</sup>

**AND**, the Debtor was represented by an attorney during the course of negotiating the Reaffirmation Agreement.

**AND**, the Debtor’s attorney filed a certification that the Debtor was counseled in accordance with 11 U.S.C. §524(c)(3).

**AND**, the Debtor acknowledged in writing receipt of the disclosures described in 11 U.S.C. §524(k) at or before the time the Debtor signed the Reaffirmation Agreement.

**AND**, this Court finds no material difference between the income and expenses disclosed by the Debtor pursuant to 11 U.S.C. §524(k)(6)(A) and the income and expenses stated on the Debtor’s Schedules I and J.

**AND**, there is no presumption of undue hardship pursuant to 11 U.S.C. §524(m)(1).

It is hereby **ORDERED** and **DETERMINED** that:

1. No reaffirmation hearing is necessary. 11 U.S.C. §§524(d) & (m).

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<sup>1</sup> Bankr. Docket No. 13.

2. Court approval of the Reaffirmation Agreement is unnecessary. 11 U.S.C.

§524(c) (not conditioning enforceability of reaffirmation agreement on court approval); 11

U.S.C. §524(c)(6)(A) (requiring court approval of Reaffirmation Agreement only upon certain

conditions); 11 U.S.C. §524(m)(1) (the court “shall” review presumption of undue hardship if it

arises).

Dated: July 13, 2021



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MAGDELINE D. COLEMAN  
CHIEF U.S. BANKRUPTCY JUDGE

Jeffrey C. McCullough, Esquire  
Bond & McCullough  
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Doylestown, PA 18901

Gary F. Seitz, Esquire  
Gellert Scali Busenkell & Brown LLC  
8 Penn Center, Suite 901  
1628 John F. Kennedy Boulevard  
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United States Trustee  
Custom House  
200 Chestnut Street, Suite 502  
Philadelphia, PA 19106-2912